



Metrobank, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	8,017,904.77	61.38	13,062,047.12	10,990,110.38	11,181,458.65	14,326,437.88	11,148,823.27	13,992,903.29	13,602,061.06	16,397,618.54	19,470,527.27	19,051,641.55	18,278,569.88	17,891,789.30	21,079,951.89
Depositos Locales en Bancos	6,685,929.18	65.56	10,198,942.98	8,222,061.16	8,507,818.42	11,822,425.12	8,697,296.06	11,734,625.11	10,970,903.68	11,356,035.70	15,953,235.83	15,080,834.80	14,557,838.55	14,801,034.78	16,884,872.16
A la Vista	132,768.15	13.52	982,371.21	643,672.09	980,831.39	691,806.95	708,030.85	736,519.05	771,187.82	722,236.22	957,949.71	790,956.64	832,629.16	818,542.75	1,115,139.36
A Plazo	6,553,161.03	71.10	9,216,571.77	7,578,389.07	7,526,987.03	11,130,618.17	7,989,265.21	10,998,106.06	10,199,715.86	10,633,799.48	14,995,286.12	14,289,878.16	13,725,209.39	13,982,492.03	15,769,732.80
Depositos Extranjeros en Bancos	422,580.95	39.24	1,076,996.96	1,125,340.75	661,652.66	939,619.93	803,485.68	987,698.44	953,202.03	2,543,537.45	1,538,304.66	1,641,736.40	1,435,597.03	1,111,245.19	1,499,577.91
A la Vista	416,803.74	72.95	571,344.91	619,309.33	155,339.42	432,888.82	296,374.39	480,194.00	445,316.83	2,035,168.83	1,029,378.65	1,132,268.70	925,575.00	600,546.99	988,148.65
A Plazo	5,777.21	1.14	505,652.05	506,031.42	506,313.24	506,731.11	507,111.29	507,504.44	507,885.20	508,368.62	508,926.01	509,467.70	510,022.03	510,698.20	511,429.26
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	909,394.64	50.91	1,786,107.18	1,642,708.47	2,011,987.57	1,564,392.83	1,648,041.53	1,270,579.74	1,677,955.35	2,498,045.39	1,978,986.78	2,329,070.35	2,285,134.30	1,979,509.33	2,695,501.82
CARTERA CREDITICIA	-1,068,747.72	-3.32	32,195,247.06	32,900,064.01	32,795,777.51	33,233,252.14	32,717,241.57	32,024,169.59	32,412,303.86	32,382,310.79	30,655,030.88	29,332,129.96	29,904,797.02	31,081,081.45	31,126,499.34
Locales	-1,828,123.52	-6.75	27,095,877.35	27,638,280.09	27,571,840.70	28,257,832.89	27,739,976.41	27,037,413.33	27,295,884.38	26,161,822.40	24,629,636.56	23,351,884.54	23,919,342.85	25,050,481.68	25,267,753.83
Extranjero	859,375.80	15.43	5,569,037.82	5,731,452.03	5,693,604.92	5,445,087.36	5,446,933.27	5,456,424.37	5,586,087.59	6,690,156.50	6,595,062.43	6,549,913.53	6,555,122.28	6,600,267.88	6,428,413.62
Menos Provisiones	100,000.00	21.29	469,668.11	469,668.11	469,668.11	469,668.11	469,668.11	469,668.11	469,668.11	469,668.11	569,668.11	569,668.11	569,668.11	569,668.11	569,668.11
Locales	100,000.00	21.29	469,668.11	469,668.11	469,668.11	469,668.11	469,668.11	469,668.11	469,668.11	469,668.11	569,668.11	569,668.11	569,668.11	569,668.11	569,668.11
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	-640,748.18	-35.44	1,808,102.58	1,784,684.97	1,784,504.97	1,785,749.97	1,732,319.71	1,663,564.71	1,626,974.21	1,328,041.21	1,329,631.21	1,290,815.91	1,295,285.91	1,294,790.91	1,167,354.40
Locales	-640,748.18	-35.63	1,798,102.58	1,774,684.97	1,774,504.97	1,775,749.97	1,722,319.71	1,653,564.71	1,616,974.21	1,318,041.21	1,319,631.21	1,280,815.91	1,285,285.91	1,284,790.91	1,157,354.40
Extranjero	0.00	0.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	-544,257.62	-8.96	6,072,501.64	6,061,174.19	6,051,231.47	6,000,605.89	5,958,767.44	6,059,570.78	5,795,618.33	6,217,873.35	6,533,752.25	6,261,566.06	6,278,506.54	5,669,136.54	5,528,244.02
Locales	-752,247.50	-12.43	6,049,537.68	6,008,182.66	6,032,478.20	5,950,273.49	5,879,929.69	5,949,793.06	5,793,810.49	6,179,107.22	6,463,620.00	6,161,913.58	6,146,230.56	5,507,410.65	5,297,290.18
Extranjero	207,989.88	905.72	22,963.96	52,991.53	18,753.27	50,332.40	78,837.75	109,777.72	1,807.84	38,766.13	70,132.25	99,652.48	132,275.98	161,725.89	230,953.84
TOTAL DE ACTIVOS	5,764,151.25	10.85	53,137,898.40	51,736,033.55	51,812,972.60	55,346,045.88	51,557,151.99	53,740,208.37	53,436,957.46	56,325,843.89	57,988,941.61	55,936,153.48	55,757,159.35	55,936,798.20	58,902,049.65
DEPOSITOS	5,508,167.79	14.65	37,590,461.87	36,360,877.66	36,530,604.04	37,451,549.75	36,660,045.50	38,897,041.79	38,081,850.47	40,796,951.05	42,633,374.04	40,712,595.37	40,304,799.05	40,373,113.49	43,098,629.66
Locales	1,058,655.76	3.45	30,652,586.95	29,144,622.95	28,654,431.02	29,440,480.82	29,349,079.27	28,653,045.72	27,671,948.77	29,322,479.46	31,550,770.84	30,132,916.20	29,379,813.86	28,927,247.09	31,711,242.71
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	2,035,064.22	7.50	27,126,556.96	26,625,113.21	26,142,841.74	26,750,041.90	27,127,678.46	26,922,616.73	25,935,427.58	27,581,855.47	29,790,845.48	27,358,747.83	27,858,966.09	27,238,869.07	29,161,621.18
A la Vista	898,866.91	21.52	4,176,212.96	3,825,873.60	3,832,700.80	3,637,439.13	3,725,204.40	3,615,969.00	3,174,263.57	4,240,629.52	6,207,883.31	4,046,325.58	4,660,652.02	3,786,436.88	5,075,079.87
A Plazo	853,461.24	4.82	17,719,542.91	17,568,741.92	17,038,793.25	17,419,185.58	17,778,246.06	17,623,903.40	17,143,500.04	17,789,033.11	18,277,665.82	18,044,218.03	17,830,293.83	17,715,126.01	18,573,004.15
De Ahorros	282,736.07	5.41	5,230,801.09	5,230,497.69	5,271,347.69	5,693,417.19	5,624,228.00	5,682,744.33	5,617,663.97	5,552,192.84	5,305,296.35	5,268,204.22	5,368,020.24	5,737,306.18	5,513,537.16
De Bancos	-976,408.46	-27.69	3,526,029.99	2,519,509.74	2,511,589.28	2,690,438.92	2,221,400.81	1,730,428.99	1,736,521.19	1,740,623.99	1,759,925.36	2,774,168.37	1,520,847.77	1,688,378.02	2,549,621.53
A la Vista	124.58	0.17	75,045.75	68,374.67	60,313.36	0.00	30,686.51	39,457.54	45,246.48	49,018.24	67,896.19	80,915.24	75,710.05	241,095.24	75,170.33
A Plazo	-976,533.04	-28.30	3,450,984.24	2,451,135.07	2,451,275.92	2,690,438.92	2,190,714.30	1,690,971.45	1,691,274.71	1,691,605.75	1,692,029.17	2,693,253.13	1,445,137.72	1,447,282.78	2,474,451.20
Extranjero	4,449,512.03	64.13	6,937,874.92	7,216,254.71	7,876,173.02	8,011,068.93	7,310,966.23	10,243,996.07	10,409,901.70	11,474,471.59	11,082,603.20	10,579,679.17	10,924,985.19	11,445,866.40	11,387,386.95
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	1,168,224.32	16.84	6,937,874.92	7,216,254.71	7,876,173.02	8,011,068.93	7,310,966.23	7,167,072.99	7,332,978.62	8,330,881.85	7,939,013.46	7,367,978.32	7,713,284.34	8,164,578.69	8,106,099.24



Metrobank, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004

(En Balboas)

Descripcion	2003		2004												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	62,899.54	14.54	432,507.56	364,105.62	440,477.70	442,113.49	493,508.17	357,141.08	490,754.86	582,827.86	1,046,193.69	589,172.29	663,828.90	785,137.42	495,407.10
A Plazo	1,083,888.94	17.11	6,334,996.49	6,690,567.56	7,261,050.71	7,402,071.95	6,647,888.23	6,618,214.19	6,588,956.27	7,552,202.68	6,680,210.73	6,565,233.92	6,855,338.69	7,190,182.36	7,418,885.43
De Ahorro	21,435.84	12.58	170,370.87	161,581.53	174,644.61	166,883.49	169,569.83	191,717.72	253,267.49	195,851.31	212,609.04	213,572.11	194,116.75	189,258.91	191,806.71
De Bancos	3,281,287.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,076,923.08	3,076,923.08	3,143,589.74	3,143,589.74	3,211,700.85	3,281,287.71	3,281,287.71
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	3,281,287.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,076,923.08	3,076,923.08	3,143,589.74	3,143,589.74	3,211,700.85	3,211,700.85	3,281,287.71
OBLIGACIONES	-586,249.58	-16.49	3,554,134.55	3,506,512.14	3,458,507.33	3,409,650.50	3,361,468.98	3,312,680.58	3,264,123.30	3,214,969.85	3,166,033.94	3,116,908.41	3,067,202.91	3,017,694.41	2,967,884.97
Locales	-586,249.58	-16.49	3,554,134.55	3,506,512.14	3,458,507.33	3,409,650.50	3,361,468.98	3,312,680.58	3,264,123.30	3,214,969.85	3,166,033.94	3,116,908.41	3,067,202.91	3,017,694.41	2,967,884.97
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	525,231.07	35.42	1,482,690.32	1,353,301.00	1,268,574.64	4,132,786.35	1,139,098.09	1,090,988.93	1,627,422.94	1,616,607.03	1,581,871.86	1,503,616.80	1,737,462.50	1,857,743.61	2,007,921.39
Locales	455,647.73	31.33	1,454,147.32	1,321,953.71	1,238,227.53	4,097,159.40	1,104,055.78	1,041,628.51	1,541,888.37	1,572,813.34	1,499,651.52	1,452,281.06	1,644,866.90	1,800,295.69	1,909,795.05
Extranjero	69,583.34	243.78	28,543.00	31,347.29	30,347.11	35,626.95	35,042.31	49,360.42	85,534.57	43,793.69	82,220.34	51,335.74	92,595.60	57,447.92	98,126.34
PATRIMONIO	317,001.97	3.02	10,510,611.66	10,515,342.75	10,555,286.59	10,352,059.28	10,396,539.42	10,439,497.07	10,463,560.82	10,697,315.96	10,607,661.77	10,603,032.90	10,647,694.89	10,688,246.69	10,827,613.63
Capital	0.00	0.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	124,963.01	476.65	26,216.78	530,308.79	530,308.79	255,308.79	151,179.79	151,179.79	151,179.79	151,179.79	151,179.79	151,179.79	151,179.79	151,179.79	151,179.79
Utilidad de Periodo	196,841.13	39.05	504,092.01	28,148.70	68,272.54	138,800.23	240,839.63	282,552.28	306,661.03	540,370.17	449,125.98	483,312.41	523,504.40	564,551.20	700,933.14
Ganancia o Perdida en Valores Disponible para la Venta	-4,802.17	24.38	-19,697.13	-43,114.74	-43,294.74	-42,049.74	4,520.00	5,765.00	5,720.00	5,766.00	7,356.00	-31,459.30	-26,989.30	-27,484.30	-24,499.30
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	5,764,151.25	10.85	53,137,898.40	51,736,033.55	51,812,972.60	55,346,045.88	51,557,151.99	53,740,208.37	53,436,957.53	56,325,843.89	57,988,941.61	55,936,153.48	55,757,159.35	55,936,798.20	58,902,049.65